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Re:

Serial No.: 09/453,509

Applicant(s): Anthony BEVERINA, et al.

Filing Date: December 3, 1999

For: METHOD AND APPARATUS FOR RISK MANAGEMENT

Group Art Unit: 2123

Examiner: Samuel BRODA

SIR:

Attached hereto for filing are the following papers:

Amendment (including attachment) Revocation and Power of Attorney (Executed)

Our check in the amount of \$0.00 is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary extension of time to make the filing of the attached documents timely, please charge or credit the difference to Deposit Account No. 50-1442. Further, if these papers are not considered timely filed, then a request is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

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